

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RUSTY A. MARTINEAU

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-10978 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/17/2017 and confirmed on 11/9/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		99,982.98
Less Refunds to Debtor	1,271.24	
TOTAL AMOUNT OF PLAN FUND		98,711.74

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	4,440.64	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,940.64

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LOANDEPOT.COM LLC	0.00	64,808.80	0.00	64,808.80
	Acct: 5007				
	LOANDEPOT.COM LLC	3,288.53	3,288.53	0.00	3,288.53
	Acct: 5007				
	WELLS FARGO FINANCIAL NATIONAL BAN	3,411.58	3,411.58	0.00	3,411.58
	Acct: 5503				
	ALLY BANK(*)	0.00	17,077.56	0.00	17,077.56
	Acct: 6052				
	CAPITAL ONE AUTO FINANCE**	0.00	0.00	0.00	0.00
	Acct: 5214				
					88,586.47

Priority					
	REBEKA A SEELINGER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RUSTY A. MARTINEAU	0.00	0.00	0.00	0.00
	Acct:				
	RUSTY A. MARTINEAU	766.15	766.15	0.00	0.00
	Acct:				
	RUSTY A. MARTINEAU	505.09	505.09	0.00	0.00
	Acct:				
	SEELINGER LAW CORPORATION	0.00	0.00	0.00	0.00
	Acct:				
	REBEKA A SEELINGER ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 0010				
	PRA/PORTFOLIO RECOVERY ASSOC	4,229.32	310.31	0.00	310.31
	Acct: 7341				
	CAPITAL ONE AUTO FINANCE	0.00	0.00	0.00	0.00
	Acct: 1001				
	CAVALRY SPV II LLC* - ASSIGNEE	1,039.40	76.26	0.00	76.26

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1821				
	MIDLAND FUNDING LLC	1,049.19	76.98	0.00	76.98
	Acct: 8100				
	PRA/PORTFOLIO RECOVERY ASSOC	184.65	13.55	0.00	13.55
	Acct: 8001				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct: 7549				
	NAVIENT SOLUTIONS LLC O/B/O US DEPA	4,033.58	295.94	0.00	295.94
	Acct: 6017				
	DISCOVER BANK(*)	4,668.45	342.52	0.00	342.52
	Acct: 3282				
	JH PORTFOLIO DEBT EQUITIES	0.00	0.00	0.00	0.00
	Acct: 2387				
	CAPITAL ONE NA**	80.12	5.88	0.00	5.88
	Acct: 5400				
	PA STATE EMPLOYEES CU/PSECU	4,854.49	356.17	0.00	356.17
	Acct: 6017				
	USAA FEDERAL SAVINGS BANK	5,901.29	432.98	0.00	432.98
	Acct: 4640				
	PRA/PORTFOLIO RECOVERY ASSOC	2,892.52	212.22	0.00	212.22
	Acct: 9272				
	QUANTUM3 GROUP LLC AGNT-CREDIT C	842.61	61.82	0.00	61.82
	Acct: 0544				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9272				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	HOLLY MARTINEAU	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					2,184.63

TOTAL PAID TO CREDITORS

90,771.10

TOTAL CLAIMED

PRIORITY 0.00

SECURED 6,700.11

UNSECURED 29,775.62

Date: 11/23/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

RUSTY A. MARTINEAU

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-10978 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Rusty A. Martineau
Debtor

Case No. 17-10978-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Nov 28, 2022

Form ID: pdf900

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2022:

Recip ID	Recipient Name and Address
db	+ Rusty A. Martineau, 917 Aris Drive, Erie, PA 16505-1207
cr	+ USAA Federal Savings Bank, Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
15498602	+ LoanDepot.com, LLC, P.O. Box 250009, Plano, TX 75025-0009
14694548	+ Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 28 2022 23:47:04	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 28 2022 23:46:43	Capital One Auto Finance, a division of Capital On, c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
14694533	+ Email/Text: bncnotifications@pheaa.org	Nov 28 2022 23:44:00	Aes/chase Bank, Pob 61047, Harrisburg, PA 17106-1047
14705980	Email/Text: ally@ebn.phinsolutions.com	Nov 28 2022 23:43:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14694534	+ Email/Text: ally@ebn.phinsolutions.com	Nov 28 2022 23:43:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14694535	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 28 2022 23:46:35	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14695774	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 28 2022 23:47:17	Capital One Auto Finance, c/o AIS Portfolio Services, LP f/k/a AIS, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14694536	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Nov 28 2022 23:57:30	Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14736799	Email/PDF: bncnotices@becket-lee.com	Nov 28 2022 23:47:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14694537	+ Email/Text: bankruptcy@capvs.com	Nov 28 2022 23:44:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14737346	+ Email/Text: bankruptcy@capvs.com	Nov 28 2022 23:44:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14694538	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:41	Citibank/Best Buy, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14694539	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:37	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S

District/off: 0315-1

User: auto

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			Louis, MO 63179-0040
14694540	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:47:19	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
14694541	+ Email/PDF: pa_dc_ed@navient.com	Nov 28 2022 23:46:43	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14699405	Email/Text: mrdiscen@discover.com	Nov 28 2022 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14694542	+ Email/Text: mrdiscen@discover.com	Nov 28 2022 23:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14694543	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Nov 28 2022 23:44:00	Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14694544	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 28 2022 23:43:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14769744	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 28 2022 23:44:00	LoanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14694545	+ Email/Text: bknotification@loandepot.com	Nov 28 2022 23:44:00	Loanpot.com, 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808
14736850	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 28 2022 23:44:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14736814	Email/PDF: pa_dc_ed@navient.com	Nov 28 2022 23:46:43	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14694546	+ Email/Text: bankruptcyntices@psecu.com	Nov 28 2022 23:44:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14705644	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 28 2022 23:57:30	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14694807	+ Email/PDF: rmscedi@recoverycorp.com	Nov 28 2022 23:57:30	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14755265	+ Email/Text: bankruptcyntices@psecu.com	Nov 28 2022 23:44:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14765326	Email/Text: bnc-quantum@quantum3group.com	Nov 28 2022 23:44:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14770059	+ Email/Text: RASEBN@raslg.com	Nov 28 2022 23:43:00	USAA SAVINGS BANK, Robertson, Anschutz, Schneid, Crane, & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14694547	Email/Text: bkelectronicnotices@usaa.com	Nov 28 2022 23:43:00	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
14727620	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 28 2022 23:47:04	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LoanDepot.com, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14694549	*+	Aes/chase Bank, Pob 61047, Harrisburg, PA 17106-1047
14694550	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14694551	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14694552	*+	Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0315-1

User: auto

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14694553	*+	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14694554	*+	Citibank/Best Buy, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14694555	*+	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14694556	*+	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
14694557	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14694558	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14694559	*+	Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14694560	*+	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14694561	*+	Loandepot.com, 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808
14694562	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14694563	*	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
14694564	*+	Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 1 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LoanDepot.com LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Rusty A. Martineau rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5